

1      **ABSTRACT**

2      A withdrawal of assets is initiated from a first account at a first financial  
3      institution. A deposit of the assets withdrawn from the first account is initiated to  
4      a second account at a second financial institution. The first account and the  
5      second account have a common account holder. The withdrawal and deposit of  
6      assets may be initiated after analyzing multiple accounts of the account holder and  
7      determining whether an adjustment of funds among the multiple accounts would  
8      benefit the account holder. A debit instruction is used to initiate the withdrawal of  
9      assets and a credit instruction is used to initiate the deposit of the withdrawn  
10     assets. The withdrawal and deposit of assets can be implemented using one or  
11     more payment networks, debit networks, or a wire transfer between the two  
12     financial institutions.